

Information to identify the case:

Debtor 1:	Diane R. Mitchell	Social Security number or ITIN: xxx-xx-1615
	First Name Middle Name Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: _____ EIN: _____
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13 1/7/25
Case number:	25-20042-GLT	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Diane R. Mitchell	
2. All other names used in the last 8 years		
3. Address	134 Schnauzer Lane Beaver Falls, PA 15010	
4. Debtor's attorney	Russell A. Burdelski The Law Offices of Russell A. Burdelski 1020 Perry Highway Pittsburgh, PA 15237-2109	Contact phone 412-366-1511 Email: Russ@BurdelskiLaw.com
5. Bankruptcy trustee	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteeewda.com
6. Bankruptcy clerk's office	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 1/31/25

For more information, see page 2

Debtor Diane R. Mitchell

Case number 25-20042-GLT

7. Meeting of creditors	March 24, 2025 at 10:00 AM	Location: Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call 1-412-532-8861. For additional information, go to: https://www.justice.gov/ust/moc
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 5/23/25	Filing deadline: 3/18/25 Filing deadline: 7/7/25
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
9. Filing of plan, objections and hearing	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Creditors with a foreign address	The debtor has filed a plan, which is attached. An initial meeting on confirmation will be held by the chapter 13 trustee and will be held immediately following the meeting of creditors on: 3/24/25 at 10:00 AM , Location: Same location as the Meeting of Creditors .		Creditors have the duty to promptly review all plans and present any objections in a timely manner. Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors. Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.		

In re:
Diane R. Mitchell
Debtor

Case No. 25-20042-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Jan 31, 2025

User: auto
Form ID: 309iPGH

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2025:

Recip ID	Recipient Name and Address
db	+ Diane R. Mitchell, 134 Schnauzer Lane, Beaver Falls, PA 15010-8508
aty	+ Brent J. Lemon, KML Law Group, P.C., 701 Market Street #, 5000, Philadelphia, PA 19106-1541
aty	+ Maribeth Thomas, Tucker Arensberg PC, 1500 One PPG Place, Pittsburgh, PA 15222-5413
16488596	+ BEAVER CTY RE TAX, 810 3RD STREET, Beaver, PA 15009-2139
16488597	+ BEAVER CTY RE TAX CLAIM BUREAU, 810 THIRD STREET, Beaver, PA 15009-2139
16488598	+ BEAVER FALLS MUNICIPAL AUTHORITY, 1425 8TH AVENUE, Beaver Falls, PA 15010-4102
16488600	+ CONTINENTAL FINANCE, C/O ACCOUNTS RECEIVABLE TECH, ONE WOODBRIDGE CENTER, STE 410, Woodbridge, NJ 07095-1318
16488607	+ JESSICA LONDON, 2300 SE AVE, Indianapolis, IN 46201-4001
16488608	+ JP MORGAN CHASE BANK, 1270 NORTHLAND DRIVE, STE 200, Saint Paul, MN 55120-1176
16488610	KICHOFF LENDING, PO BOX 40070, Empire, NV 89405
16488617	+ PNC, PO BOX 747024, Pittsburgh, PA 15274-7024
16481409	+ PNC, C/O JOSEPH GOLDBECK, ESQ, STE 5000, MELLON INDEP. CTR, 701 MARKET ST, Philadelphia, PA 19106-1538
16488619	+ RIVERSIDE SCHOOL DISTRICT, 318 COUNTRY CLUB DRIVE, Ellwood City, PA 16117-4910

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kebeck@berNSTeinlaw.com	Jan 31 2025 23:47:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: Russ@BurdelskiLaw.com	Jan 31 2025 23:47:00	Russell A. Burdelski, The Law Offices of Russell A. Burdelski, 1020 Perry Highway, Pittsburgh, PA 15237-2109
tr	+ Email/Text: bnc@chapter13trusteeWdpA.com	Jan 31 2025 23:47:00	Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Feb 01 2025 04:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCINOTICE1@state.pa.us	Jan 31 2025 23:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Jan 31 2025 23:47:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ Email/Text: jdryer@berNSTeinlaw.com	Jan 31 2025 23:47:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
16488599	EDI: CITICORP	Feb 01 2025 04:42:00	CITI, PO BOX 183051, Columbus, OH 43218
16488601	+ EDI: CCS.COM		

District/off: 0315-2

User: auto

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Total Noticed: 40

16488602	Email/PDF: creditonebknotifications@resurgent.com	Feb 01 2025 04:42:00	CREDIT COLLECTION SVCS, TWO WELLS AVE, STE #1, Newton Center, MA 02459-3231
16488603	EDI: DISCOVER	Jan 31 2025 23:59:42	CREDIT ONE BANK, PO BOX 60500, City Of Industry, CA 91716-0500
16484278	EDI: DISCOVER	Feb 01 2025 04:42:00	DISCOVER CARD, PO BOX 15251, Wilmington, DE 19886
16488604	+ EDI: CITICORP	Feb 01 2025 04:42:00	EXXON MOBILE, PO BOX 78072, Phoenix, AZ 85062-8072
16488605	Email/Text: collecadminbankruptcy@fnni.com	Jan 31 2025 23:47:00	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, Omaha, NE 68103
16483599	Email/Text: collecadminbankruptcy@fnni.com	Jan 31 2025 23:47:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3113, Omaha, Nebraska 68197
16488606	+ EDI: IRS.COM	Feb 01 2025 04:42:00	IRS, SPECIAL PROCEDURES BRANCH, 1000 Liberty Ave, Room 727, Pittsburgh, PA 15222-4107
16488609	EDI: JPMORGANCHASE	Feb 01 2025 04:42:00	JPMC, P.O. Box 901076, Fort Worth, TX 76101
16489348	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 31 2025 23:47:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
16488611	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 31 2025 23:47:00	MIDLAND CREDIT MANAGEMENT INC., 8875 AERO DRIVE, SUITE 200, San Diego, CA 92123-2255
16488612	Email/Text: ml-ebn@missionlane.com	Jan 31 2025 23:47:00	MISSION LANE, PO Box 23075, Columbus, GA 31902-3075
16488613	EDI: PENNDEPTREV	Feb 01 2025 04:42:00	PA DEPARTMENT OF REVENUE, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
16488613	Email/Text: RVSVBICNOTICE1@state.pa.us	Jan 31 2025 23:47:00	PA DEPARTMENT OF REVENUE, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
16481410	Email/Text: Bankruptcy.Notices@pnc.com	Jan 31 2025 23:47:00	PNC, 3232 NEWARK DR, Miamisburg, OH 45342
16488616	Email/Text: Bankruptcy.Notices@pnc.com	Jan 31 2025 23:47:00	PNC, PO BOX 1820, Dayton, OH 45401
16488618	Email/Text: Bankruptcy.Notices@pnc.com	Jan 31 2025 23:47:00	PNC BANK, 3232 NEWARK DR, Miamisburg, OH 45342
16481731	EDI: PENNDEPTREV	Feb 01 2025 04:42:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
16481731	Email/Text: RVSVBICNOTICE1@state.pa.us	Jan 31 2025 23:47:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
16488621	Email/Text: USBANK_bkmail@ecf.epiqsystems.com	Jan 31 2025 23:47:00	US BANK, PO BOX 20005, Owensboro, KY 42304
16488620	+ EDI: LCIUPSTART	Feb 01 2025 04:42:00	UPSTART/FINWISE, P.O. Box 1503, San Carlos, CA 94070-7503
16483428	^ MEBN	Jan 31 2025 23:41:49	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 30

District/off: 0315-2

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
16488614	*+	PNC, C/O JOSEPH GOLDBECK, ESQ, STE 5000, MELLON INDEP. CTR, 701 MARKET ST, Philadelphia, PA 19106-1538
16488615	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court; PNC, 3232 NEWARK DR, Miamisburg, OH 45342

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION blemon@kmllawgroup.com, lemondropper75@hotmail.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@berNSTEINLAW.COM btemple@berNSTEINLAW.COM;aepiscopo@berNSTEINLAW.COM;kebeck@ecf.courtdrive.com;agilbert@berNSTEINLAW.COM
Maribeth Thomas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mthomas@tuckerlaw.com, maribeth.thomas@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteeWDPA.com
Russell A. Burdelski	on behalf of Debtor Diane R. Mitchell Russ@BurdelskiLaw.com russ.burdelski@gmail.com

TOTAL: 6